

CLAIMS

What is claimed is:

1. A method for an order review workflow, the method comprising:

receiving an incoming order from a customer;

applying fraud shield rules to the order and information of the customer, to determine if the order and customer information have information that matches a negative file;

requesting a preauthorization from an issuing bank for funds to pay for the order;

performing an address verification system (AVS) check on the customer;

checking a card verification number (CVN) of a credit card of the customer; and

applying a fraud analysis rule to the order to determine if an automatic-reject rule fires, if an outsort rule fires, or if a positive rule fires.

2. The method of claim 1, further comprising:

rejecting the order if one of the fraud shield rules fires.

3. The method of claim 1, further comprising:  
rejecting the order if the preauthorization is declined.
4. The method of claim 1, further comprising:  
rejecting the order if the information provided by the customer does not match the information in the issuing bank from a result of the AVS check.
5. The method of claim 1, further comprising:  
rejecting the order if the customer is using a foreign credit card.
6. The method of claim 1, further comprising:  
performing further analysis for fraud on the order, if the information provided by the customer does not match the information in the issuing bank from a result of the AVS check or if the customer is using a foreign credit card.
7. The method of claim 1, further comprising:  
approving the order if there is a match in the CVN check.
8. The method of claim 1, further comprising:

performing further analysis for potential fraud on the order if there is not a match in the CVN code during the CVN check.

9. The method of claim 1, further comprising:  
rejecting the order if an automatic-reject rule fires.
10. The method of claim 1, further comprising:  
accepting the order if none of the automatic-reject rule and the outsort rule fires.
11. The method of claim 1, further comprising:  
accepting the order if a positive rule fires.
12. The method of claim 1, further comprising:  
determining a level of risk of fraud for the order, if an outsort rule fires.
13. The method of claim 12, wherein determining the level of risk of fraud for the order comprises:  
determining if the order should be classified as a high risk order, medium risk order, or low risk order.

14. The method of claim 1, wherein the order is received in a website.

15. The method of claim 1, wherein the order is received in a call center.

16. The method of claim 1, wherein the order is an order for a product.

17. The method of claim 1, wherein the order is an order for a service.

18. An apparatus for an order review workflow, the apparatus comprising:

a server including a transaction processing module configured to process incoming orders received from a call center or an online shopping website, the transaction processing module comprising: an initial order review module configured to permit the steps comprising:

receiving an incoming order from a customer;

applying fraud shield rules to the order and information of the customer, to determine if the order and customer information have information that matches a negative file;

requesting a preauthorization from an issuing bank for funds to pay for the order;

performing an address verification system (AVS) check on the customer;

checking a card verification number (CVN) of a credit card of the customer; and

applying a fraud analysis rule to the order to determine if an automatic-reject rule fires, if an outsort rule fires, or if a positive rule fires.

19. The apparatus of claim 18, wherein the order is rejected if one of the fraud shield rules fires.

20. The apparatus of claim 18, wherein the order is rejected if the preauthorization is declined.

21. The apparatus of claim 18, wherein the order is rejected if the information provided by the customer does not match the information in the issuing bank from a result of the AVS check.

22. The apparatus of claim 18, wherein the order is rejected if the customer is using a foreign credit card.

23. The apparatus of claim 18, wherein further analysis for fraud is performed on the order, if the information provided by the customer does not match the information in the issuing bank from a result of the AVS check or if the customer is using a foreign credit card.

24. The apparatus of claim 18, wherein the order is approved if there is a match in the CVN check.

25. The apparatus of claim 18, wherein further analysis for potential fraud is performed on the order if there is not a match in the CVN code during the CVN check.

26. The apparatus of claim 18, wherein the order is rejected if an automatic-reject rule fires.

27. The apparatus of claim 18, wherein the order is accepted if none of the automatic-reject rule and the outsort rule fires.

28. The apparatus of claim 18, wherein the order is accepted if a positive rule fires.

29. The apparatus of claim 18, wherein a level of risk of fraud is determined for the order, if an outsort rule fires.

30. The apparatus of claim 29, wherein the level of risk of fraud determined for the order comprises a high risk order, medium risk order, or low risk order.

31. The apparatus of claim 18, wherein the order is received in a website.

32. The apparatus of claim 18, wherein the order is received in a call center.

33. The apparatus of claim 18, wherein the order is an order for a product.

34. The apparatus of claim 18, wherein the order is an order for a service.

35. An apparatus for an order review workflow, the apparatus comprising:

means for receiving an incoming order from a customer;

means for applying fraud shield rules to the order and information of the customer, to determine if the order and customer information have information that matches a negative file;

means for requesting a preauthorization from an issuing bank for funds to pay for the order;

means for performing an address verification system (AVS) check on the customer;

means for checking a card verification number (CVN) of a credit card of the customer; and

means for applying a fraud analysis rule to the order to determine if an automatic-reject rule fires, if an outsort rule fires, or if a positive rule fires.

36. An article of manufacture, comprising:

a machine-readable medium having stored thereon instructions to:

receive an incoming order from a customer;

apply fraud shield rules to the order and information of the customer, to determine if the order and customer information have information that matches a negative file;

request a preauthorization from an issuing bank for funds to pay for the order;



perform an address verification system (AVS) check on the customer;

check a card verification number (CVN) of a credit card of the customer; and

apply a fraud analysis rule to the order to determine if an automatic-reject rule fires, if an outsort rule fires, or if a positive rule fires.